

**Information to identify the case:**

Debtor 1	<b>Daniel R Ackerson</b>	Social Security number or ITIN	xxx-xx-3906
	First Name Middle Name Last Name	EIN	--
Debtor 2	<b>Lynn M Ackerson</b>	Social Security number or ITIN	xxx-xx-5893
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number: <b>14-21993-MBK</b>			

**Order of Discharge**

12/18

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Daniel R Ackerson

Lynn M Ackerson

3/10/20

**By the court:** Michael B. Kaplan  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

In re:  
Daniel R Ackerson  
Lynn M Ackerson  
Debtors

Case No. 14-21993-MBK  
Chapter 13

### CERTIFICATE OF NOTICE

District/off: 0312-3

User: admin  
Form ID: 3180W

Page 1 of 3  
Total Noticed: 87

Date Rcvd: Mar 10, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 12, 2020.

db/jdb  
aty +Daniel R Ackerson, Lynn M Ackerson, 370 Roosevelt Avenue, Bayville, NJ 08721-2941  
Arnold L. Stadtmauer, Celentano, Stadtmauer & Walentowicz, 4 Brighton Rd., PO Box 2594,  
Clifton, NJ 07015-2594  
cr +Green Tree Servicing LLC, Robertson, Anschutz & Schneid P.L., 6409 Congress Ave., Suite 100,  
Boca Raton, FL 33487-2853  
cr +PROPEL FINANCIAL SERVICES, PO BOX 100350, SAN ANTONIO TX 78201-1650  
(address filed with court: PFS Financial 1, LLC, 7990 IH 10 West, Suite 200,  
San Antonio, TX 78230)  
514847414 +ABC Financial Services, PO Box 6800, Sherwood, AR 72124-6800  
515209163 +Atlantic Medical Imaging, PO Box 1564, Indianapolis, IN 46206-1564  
514847420 +B & B Collections, 954 Route 166, Toms River, NJ 08753-6679  
514847422 Barron Emergency Physicians, PO Box 7418, Philadelphia, PA 19101-7418  
514847425 +Berkeley Township MUA, 42 Station Road, Bayville, NJ 08721-2129  
514847426 +Berkeley Township Sewerage Authority, 255 Atlantic City Blvd., Bayville, NJ 08721-1296  
514847428 Celentano, Stadtmauer & Walentowicz, LLP, Notchview Office Park,  
1035 Route 46 East, PO Box 2594, Clifton, NJ 07015-2594  
514847432 +Citifinancial, 605 Munn Road, Fort Mill, SC 29715-8421  
515292577 +Crestar Capital, LLC, 1415 Route 70 East, Suite 500, Cherry Hill, NJ 08034-2210  
515293193 +Crestar Capital, LLC, HONIG & GREENBERG, L.L.C., 1949 BERLIN ROAD, SUITE 200,  
CHERRY HILL, NJ 08003-2077  
514847436 +E Service Inc, PO Box 3324, Apache Junction, AZ 85117-4121  
514847437 +Ear Nose Throat & Facial Plastic Surgery, 1608 Route 88, Suite 240, Brick, NJ 08724-3009  
514847438 Emergency Medical Associates, PO Box 60614, Savannah, GA 31420-0614  
514847441 +First Tennessee Bank, PO Box 84, Memphis, TN 38101-0084  
514847448 +Infectious Diseases Prof LLC, PO Box 818, Jackson, NJ 08527-0818  
514847449 +Jersey Shore Radiology, PO Box 809, Berwick, PA 18603-0809  
514847450 +Jersey Shore Radiology Associates, 19 Main St, Asbury Park, NJ 07712-7012  
515095925 +Jersey Shore University Medical Center, Celentano, Stadtmauer & Walentowicz, LLP,  
1035 Route 46 East - PO Box 2594, Clifton, NJ 07015-2594  
514847457 KMC Pathaology, PA, PO Box 60100, Charleston, SC 29419-0100  
514847452 +Kamy Dental, PO Box 3324, Apache Junction, AZ 85117-4121  
514847453 +Kathleen R. Wall, Esq., 2640 Highway 70, Manasquan, NJ 08736-2611  
514847455 +Kimball Emergency Medical Associates, PO Box 6192, Parsippany, NJ 07054-7192  
514847456 +Kimball Medical Center, 3490 US Route 1, Princeton, NJ 08540-5920  
514847458 Lab Corporation, PO Box 2240, Burlington, NC 27216-2240  
514847459 Lifebank USA, 3166 Solutions Center, Chicago, IL 60677-3001  
514847460 +Loreal Federal Credit, 30 Loreal Way, Clark, NJ 07066-1339  
514847461 NJ E-Z Pass Violation Processing, PO Bo X52005, Newark, NJ 07101-8205  
515209164 NYC Department of Finance, Church Street Station, PO Box 3600, New York, NY 10008-3600  
515028143 +New Jersey Turnpike Authority, PO Box 5042, Woodbridge, NJ 07095-5042,  
attn: Mark Schneider, Law Dept.  
515209166 Ocean Medical Center, PO Box 416801, Boston, MA 02241-6801  
514847462 Ocean Radiology Associates, PO Box 1230, Eatontown, NJ 07724-5230  
514847463 Oxygen Fitness & Sports Club, C/O ABC Financial Services, PO Box 6800,  
Sherwood, AR 72124-6800  
514847464 Point Pleasant - Brick Radiology, PO Box 3131, Point Pleasant, NJ 08742-6131  
514847465 +Quality Asset Recovery, 7 Foster Ave Ste 101, Gibbsboro, NJ 08026-1191  
514847466 +Ragan & Ragan, 3100 Route 138 West, Wall, NJ 07719-9021  
514847467 +Remex Inc, 307 Wall St, Princeton, NJ 08540-1515  
514847468 +Rotolo Howard & Leitner Urological, Associates, PA, 2401 Highway 35,  
Manasquan, NJ 08736-1158  
514972119 +Rotolo Howard & Leitner Urological Associates, c/o Kathleen R. Wall, Esq.,  
2640 Hwy 70, Suite 9A, P.O. Box A, Manasquan, NJ 08736-0631  
514847469 +Southern Ocean County Hospital, 7 Foster Ave Ste 101, Gibbsboro, NJ 08026-1191  
514847470 +Stafford Surgical Specialists, LLC, 201 West Passaic Street, Suite 201,  
Rochelle Park, NJ 07662-3128  
514847473 +The Schreiber Law Firm, PLLC, 3 Interplex Drive, Suite 209, Trevose, PA 19053-6965  
514847475 Tidal Emergency Physicians, PO Box 41433, Philadelphia, PA 19101-1433  
514847474 +Tidal Emergency Physicians, 2703 N Highway 75, Sherman, TX 75090-2567  
514847477 +Toms River Surgery Center, 1430 Hooper Avenue, Toms River, NJ 08753-2895  
515209165 +US Bank/Crestar Capital, LLC, 50 South 16th Street, Suite 1950,  
Philadelphia, PA 19102-2516  
514847479 +Weichert Financial Srv, 1625 Rte 10, Morris Plains, NJ 07950-2900  
515097014 +Wells Fargo Bank, NA, c/o Zucker Goldberg & Ackerman, 200 Sheffield Street, Suite 301,  
Mountainside, NJ 07092-2315  
514847482 +Woman Within / World Financial, PO Box 1630, Warren, MI 48090-1630  
514847483 +Zucker, Goldberg & Ackerman, 200 Sheffield Street, Suite 301, Mountainside, NJ 07092-2315

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Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
smg E-mail/Text: usanj.njbankr@usdoj.gov Mar 11 2020 00:40:05 U.S. Attorney, 970 Broad St.,  
Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534

smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Mar 11 2020 00:39:59 United States Trustee,  
Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,  
Newark, NJ 07102-5235

514847418 +EDI: ACCE.COM Mar 11 2020 03:48:00 Asset Acceptance Llc, Po Box 1630,  
Warren, MI 48090-1630

514847419 E-mail/Text: billing@assa-nj.com Mar 11 2020 00:40:33 Atlantic Shore Surgical Associates,  
478 Brick Blvd., Brick, NJ 08723-6077

514847421 EDI: BANKAMER.COM Mar 11 2020 03:48:00 Bank Of America, 4060 Ogletown/stanton Rd,  
Newark, DE 19713

514847423 +EDI: HFC.COM Mar 11 2020 03:48:00 Beneficial/hfc, Po Box 9068, Brandon, FL 33509-9068

514847424 +EDI: HFC.COM Mar 11 2020 03:48:00 Benfcl/hfc, Po Box 9068, Brandon, FL 33509-9068

514847427 EDI: CAPITALONE.COM Mar 11 2020 03:48:00 Capital One, Po Box 85520, Richmond, VA 23285

514847429 +E-mail/Text: bankruptcy@certifiedcollection.com Mar 11 2020 00:39:39

514847433 +EDI: WFNNB.COM Mar 11 2020 03:48:00 Comenity Bank/nwyrk&co, 220 W Schrock Rd,  
Westerville, OH 43081-2873

514847434 +EDI: WFNNB.COM Mar 11 2020 03:48:00 Comenity Bank/womnwthn, 4590 E Broad St,  
Columbus, OH 43213-1301

514847435 +EDI: CRFRSTNA.COM Mar 11 2020 03:48:00 Credit First N A, 6275 Eastland Rd,  
Brookpark, OH 44142-1399

514963351 +EDI: CRFRSTNA.COM Mar 11 2020 03:48:00 Credit First NA, Po Box 818011,  
Cleveland, OH 44181-8011

514847439 E-mail/Text: bknotice@ercbpo.com Mar 11 2020 00:40:12 Enhanced Recovery Company, LLC,  
8014 Bayberry Road, Jacksonville, FL 32256-7412

514847440 +EDI: WFNNB.COM Mar 11 2020 03:48:00 Fashion Bug/soanb, Po Box 84073,  
Columbus, GA 31908-4073

514847442 +EDI: RMSC.COM Mar 11 2020 03:48:00 Geclrb, Po Box 965036, Orlando, FL 32896-5036

514847443 +EDI: RMSC.COM Mar 11 2020 03:48:00 Geclrb/jcp, 4125 Windward Plaza,  
Alpharetta, GA 30005-8738

514847444 +EDI: RMSC.COM Mar 11 2020 03:48:00 Geclrb/klein Sleep, Po Box 965036,  
Orlando, FL 32896-5036

514847445 +EDI: CITICORP.COM Mar 11 2020 03:48:00 Goodyr/cbna, Po Box 6497,  
Sioux Falls, SD 57117-6497

515081909 +EDI: RMSC.COM Mar 11 2020 03:48:00 Green Tree Servicing LLC, 7340 S. Kyrene Rd,  
Recovery Dept T120, Tempe, AZ 85283-4573

514847446 +EDI: RMSC.COM Mar 11 2020 03:48:00 Green Tree Servicing, LLC, 7360 South Kyrene Road,  
Tempe, AZ 85283-8432

514847447 +EDI: HFC.COM Mar 11 2020 03:48:00 Hsbc/seamn, 90 Christiana Road,  
New Castle, DE 19720-3118

514886447 EDI: JEFFERSONCAP.COM Mar 11 2020 03:48:00 Jefferson Capital Systems LLC, Po Box 7999,  
Saint Cloud Mn 56302-9617

514847430 EDI: JPMORGANCHASE Mar 11 2020 03:48:00 Chase, Po Box 15298, Wilmington, DE 19850

514847431 EDI: JPMORGANCHASE Mar 11 2020 03:48:00 Chase - Toys R Us, Po Box 15298,  
Wilmington, DE 19850

514847451 +E-mail/Text: JSUMCbankruptcy@hackensackmeridian.org Mar 11 2020 00:40:58  
Jersey Shore University Medical Center, 1945 Route 33, Neptune, NJ 07753-4896

515557159 E-mail/Text: Bankruptcy\_PFS@propelfs.com Mar 11 2020 00:39:04 PFS Financial 1, LLC,  
c/o Propel Financial Services, LLC, 7990 IH 10 West, Suite 200, San Antonio, TX 78230

514847472 +EDI: CITICORP.COM Mar 11 2020 03:48:00 Thd/cbna, Po Box 6497,  
Sioux Falls, SD 57117-6497

514847476 +EDI: WTRRNBBANK.COM Mar 11 2020 03:48:00 Tnb - Target, Po Box 673,  
Minneapolis, MN 55440-0673

514847478 +EDI: VERIZONCOMB.COM Mar 11 2020 03:48:00 Verizon, 500 Technology Dr,  
Weldon Spring, MO 63304-2225

515735030 +EDI: WFFC.COM Mar 11 2020 03:48:00 WELLS FARGO BANK, N.A., WELLS FARGO BANK, N.A.,  
ATTENTION: BANKRUPTCY DEPARTMENT, MAC # D3347-014, 3476 STATEVIEW BOULEVARD,  
FORT MILL, SC 29715-7203

515098518 +EDI: WFFC.COM Mar 11 2020 03:48:00 Wells Fargo Bank, N.A., ATTN: Bankruptcy Dept.,  
MAC# D3347-014, 3476 Stateview Blvd., Fort Mill, SC 29715-7203

514847480 +EDI: WFFC.COM Mar 11 2020 03:48:00 Wells Fargo Home Mortgage, 101 North Phillips Avenue,  
Sioux Falls, SD 57104-6714

514847481 +EDI: WESTASSET.COM Mar 11 2020 03:48:00 West Asset Management, 2703 N Highway 75,  
Sherman, TX 75090-2567

TOTAL: 34

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

cr Citizens Bank of Pennsylvania, Robertson, Anschutz, & Schneid, P.L., 6409 Congress Ave.,  
Suite 100, Boca Raton

District/off: 0312-3

User: admin  
Form ID: 3180W

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515082002\* +Green Tree Servicing LLC, 7340 S. Kyrene Rd, Recovery Dept T120, Tempe, AZ 85283-4573  
515557160\* ++PROPEL FINANCIAL SERVICES, PO BOX 100350, SAN ANTONIO TX 78201-1650  
(address filed with court: PFS Financial 1, LLC, c/o Propel Financial Services, LLC,  
7990 IH 10 West, Suite 200, San Antonio, TX 78230)  
514847415 ###Acb Receivables Management, Inc., 19 Main St., Asbury Park, NJ 07712-7012  
514847416 ###Acb Receivables Mngmt, 19 Main St, Asbury Park, NJ 07712-7012  
514847417 ##Aegis Sciences Corporation, PO Box 306129, Nashville, TN 37230-6129  
514847454 ###Keystone Financial Services, PO Box 730, Allenwood, NJ 08720-0730  
514847471 ###Sure Recovery Service, Po Box 818, Jackson, NJ 08527-0818

TOTALS: 1, \* 2, ## 5

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices  
will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The  
debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner  
shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social  
Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required  
by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Mar 12, 2020

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)  
system on March 10, 2020 at the address(es) listed below:

Adam D. Greenberg on behalf of Creditor Crestar Capital, L.L.C. agreenberg@hgllclaw.com,  
btemple@hgllclaw.com  
Adam D. Greenberg on behalf of Creditor PFS Financial 1, LLC agreenberg@hgllclaw.com,  
btemple@hgllclaw.com  
Albert Russo on behalf of Trustee Albert Russo docs@russotrustee.com  
Albert Russo docs@russotrustee.com  
Albert Russo (NA) on behalf of Trustee Albert Russo docs@russotrustee.com  
Andrew L. Spivack on behalf of Creditor WELLS FARGO BANK, N.A. nj.bkecf@fedphe.com  
Craig Scott Keiser on behalf of Creditor WELLS FARGO BANK, N.A. craig.keiser@law.njoag.gov  
Daniel E. Straffi on behalf of Joint Debtor Lynn M Ackerson bktrustee@straffilaw.com,  
G25938@notify.cincompass.com/familyclient@straffilaw.com/bktrustee@straffilaw.com  
Daniel E. Straffi on behalf of Debtor Daniel R Ackerson bktrustee@straffilaw.com,  
G25938@notify.cincompass.com/familyclient@straffilaw.com/bktrustee@straffilaw.com  
Denise E. Carlon on behalf of Creditor Wells Fargo Bank, NA  
bankruptcynotice@zuckergoldberg.com, bkgroup@kmlawgroup.com  
Miriam Rosenblatt on behalf of Creditor Green Tree Servicing LLC miriam.rosenblatt@mhllp.com,  
mrosenblatt@rasflaw.com  
Miriam Rosenblatt on behalf of Creditor Citizens Bank of Pennsylvania  
miriam.rosenblatt@mhllp.com, mrosenblatt@rasflaw.com  
Robert Davidow on behalf of Creditor WELLS FARGO BANK, N.A. nj.bkecf@fedphe.com

TOTAL: 13